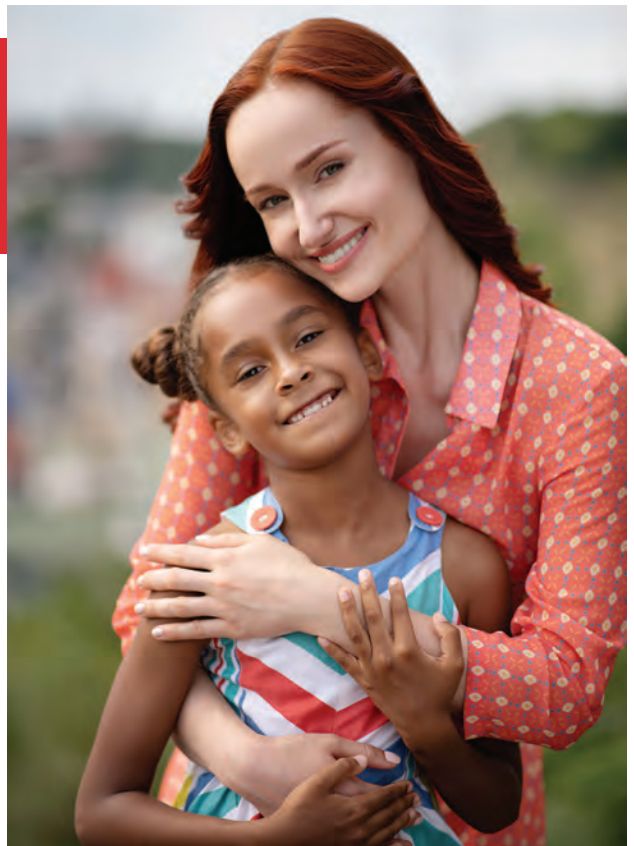


# Protector

## Level Term Life Insurance



Safeguard your family using Baltimore Life's **Protector Level Term Life**. This policy can help protect the income your family would lose if they suddenly lose you.

- *Do you have a plan to replace lost income if a breadwinner dies?*
- *Do you have an emergency fund large enough to support your family if you die abruptly?*
- *Can your savings cover the cost of childcare and daily living such as mortgage, utilities, groceries and so on?*

For a middle-income family, the cost of raising a child from birth to age 17 is projected to be \$233,610<sup>1</sup>, and that does not include inflation nor higher education costs. In the United States, the average out-of-pocket, preschool child care cost for one child can run between \$9,000 and \$15,000 per year.<sup>2</sup> Regardless of circumstances, these costs will continue.

### **Straightforward life insurance – Protector Level Term Life**

Guaranteed level premiums during the initial period

- Initial periods of 10, 15, 20, or 30 years (*You can choose to renew annually after the initial period*)
- Guaranteed level death benefit to attained age 100
- You choose your premium pay frequency: Annual, semi-annual, quarterly or monthly electronic funds transfer (EFT)
- You have the option to switch to a permanent insurance policy that is available at the time of conversion!

### **Customization**

*You choose* your additional benefits through our optional riders based on your family's needs. *See complete terms and details in the specific rider provisions.*

### **Accidental Death Benefit Rider**

This rider pays an additional death benefit upon accidental death of the insured before age 70.

### **Children's Insurance Benefit Rider**

Purchase term insurance on the lives of all named standard risk present and future children of the insured between 7 days and 14 years with this rider. This insurance continues to the child's age 25 or the insured's age 70, whichever occurs earlier. If the base insured dies before the end of the rider term, this insurance will become fully paid up until the end of the specified term.



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<sup>1</sup> United States Department of Agriculture Food and Nutrition Service. *Expenditures on Children by Families, 2015*. (Revised March, 2017). Retrieved 2019, Sept. from <https://www.fns.usda.gov/resource/expenditures-children-families-reports-all-years>

<sup>2</sup> Workman, S., Jessen-Howard, S. (2018, November 15). *Understanding the True Cost of Child Care for Infants and Toddlers*. Center for American Progress. Retrieved 2019, Sept. from: <https://www.americanprogress.org/issues/early-childhood/reports/2018/11/15/460970/understanding-true-cost-child-care-infants-toddlers/>



### **Disability Income Rider**

After an initial waiting period of 90 days, our disability income rider covers non-occupational sicknesses and accidents. We will pay a monthly benefit for up to two (2) years during your total disability, as defined in the rider. If after returning to gainful, full-time employment for at least six (6) months and you become disabled again for the same or related cause, you will receive benefits for another two (2) years of coverage.

- *Guaranteed renewable rider*
- *Rates do not vary based on tobacco usage*
- *Available for issue ages 18-55*
- *Easy to qualify*

### **Waiver of Premium for Disability**

Add this rider and we will make continuing payments to the policy if the insured becomes “totally disabled” (as defined in your policy) before age 60. The company will continue to make payments to your policy until recovery or the policy ends.

### **Accelerated Death Benefit Rider**

*This rider is available, where approved, at no cost to you!* We will pay, in advance, a portion of your policy’s death benefit if you are diagnosed with a terminal illness or are permanently confined to a qualified nursing facility as defined in the rider provision as long as the policy is in force and all premiums are paid. Only one benefit election is allowed under this rider. Available on issue ages 18-80.



*Comments here reflect our understanding of the current tax law treatment of this product. The laws are subject to different interpretations and changes. Our agents do not provide tax advice. Please consult with your tax advisor about your personal situation before making decisions about this product.*

This brochure is not a contract and descriptions of policy provisions are only partial. Refer to the policy and/or riders for complete terms and conditions. Protector Level Term Life is underwritten and issued by The Baltimore Life Insurance Company, Owings Mills, Maryland. For use with Baltimore Life Policy Form ICC17-8724 or state-specific Form 8724, where applicable; and rider forms 7922, 7924, 8196, 8216 (or 8245 where applicable), ICC17-8747 (or 8747 state-specific version, where applicable). Optional rider coverage requires the payment of additional premium unless otherwise noted. Product and/or riders are not available in all states.

